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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer #: 23641
Group
Art Unit: 2761
Attorney
Docket No.: 37168/82045
Applicant: Jeffrey K. Dellinger, et al.
Invention: METHOD AND APPARATUS FOR PROVIDING
RETIREMENT INCOME BENEFITS
Serial No: 09/406,290
Filed: September 24, 1999
Examiner: Unknown

Certificate Under 37 CFR 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231

on September 13, 2000

Bobby B. Gillenwater

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents and Trademarks
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, Applicants and the undersigned hereby disclose to the Examiner the references listed on the attached Form PTO-1449.

This Information Disclosure Statement is being filed after three months of the U.S. filing date BUT before the mailing date of the first Office Action on the merits. No certification or fee is required.

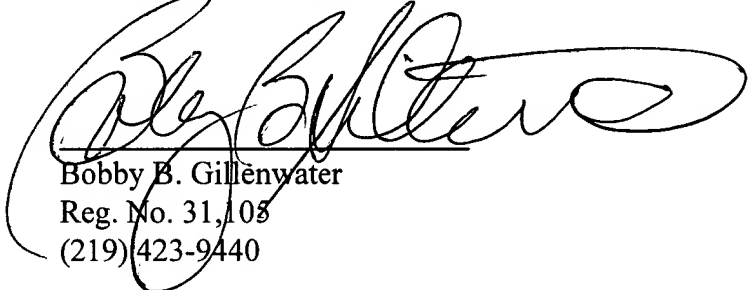
No representation is intended that a complete search has been made of the prior art, or that prior art references other than those listed on the attached form are not available. The citation of

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these references shall not be construed to be an admission that the information cited in the statement is considered material to patentability of the subject invention.

Please credit any overpayments or charge any additional fees to the Deposit Account of Barnes & Thornburg, Account Number 02-1010.

Respectfully submitted,



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BBG:dnl
Enclosures
FWDS01 BBG 128745